

EMPLOYEE OVERVIEW

There are typically changes to some provisions of your benefit plans each year. The changes listed below are all effective January 1, 2019. Carefully read this Employee Health Benefits Enrollment Guide to identify those items that apply to you. For your convenience, a contact list is located at the back of this guide.

PLAN CHANGES JANUARY 1, 2019

New websites and updates

1. pebcinfo.com

You may notice your centralized website has a new look and feel to it. Please visit the website for information about your benefits. No password is required to login on the website.

2. Effective January 15, 2019, you can manage your FLEX accounts on the new updated website at **pebc.payflex.com**.

New dental provider

Cigna will be the new vendor selected to provide Dental HMO and Dental PPO services effective January 1, 2019. To view the dentists in Cigna's network, please visit their website at **myCigna.com**. Please watch your mail for the new dental cards you will receive to access your dental services in 2019.

If you are currently enrolled in the Dental PPO plan or Dental HMO plan, you will receive a dental card from Cigna for the 2019 plan year. If you enroll in the Dental PPO plan or Dental HMO during annual enrollment, you will also receive a dental card from Cigna for the 2019 plan year.

New vision provider

EyeMed will be the new vendor selected to provide vision services effective January 1, 2019. To view the vision providers in EyeMed's network, please visit their website at **eyemedvisioncare.com/PEBC**.

Please watch your mail for the vision card you will receive to access your vision services in 2019.

HSA contributions

The maximum contribution to a HSA for 2019 is \$3,500 for individuals and \$7,000 for families. Remember, the IRS also allows you to make an extra catch-up deposit of \$1,000 if you are age 55 or older. Your deposits are made through payroll deduction.

FLEX elections

If you intend to participate in a FLEX account, you must elect it each year during annual enrollment. The maximum employee election for 2019 is \$2,650. This amount includes general purpose and limited purpose employee elections. Employer contributions to your FLEX account(s) do not count toward the employee annual election limit. If you have qualifying day care expenses, you may want to enroll in the dependent care FLEX spending account. This account is not for medical expenses.

Required time-sensitive enrollment action

During annual enrollment, an employee who covers a spouse must sign a Spouse Medical Plan Surcharge Affidavit attesting to the spouse's access to employer medical plan coverage through his/her employer, regardless if he/she enrolled in that coverage. A copy of the form will be in the Annual Enrollment Packet and at **pebcinfo.com**.